

In re:  
Frederick R. Naddeo  
Debra A. Naddeo  
Debtors

Case No. 20-11230-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 27, 2025

User: admin  
Form ID: 138OBJ

Page 1 of 4  
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Frederick R. Naddeo, Debra A. Naddeo, 385 Upland Way, Drexel Hill, PA 19026-1023
14902662	Ally Bank, Payment Processing Center, PO Box 660618, Dallas, TX 75266-0618
14539826	+ AmeriCredit Financial Services, Inc., d/b/a GM Financial, William E. Craig, Esquire, 110 Marter Ave. Suite 301, Moorestown, NJ 08057-3124
14474699	+ American Collections E, 6094d Franconia Rd, Alexandria, VA 22310-4433
14474700	+ Aqua Pennsylvania, PO Box 70279, Philadelphia, PA 19176-0279
14474705	+ Crozer-Keystone Health System, PO Box 9800, Coral Springs, FL 33075-0800
14474718	+ Tom Jefs Uni, 1020 Walnut St, Philadelphia, PA 19107-5567
14479933	+ U.S. Bank National Association, as indenture trust, C/O Rebecca A. Solarz, Esq., KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14474720	+ UPPER DARBY TOWNSHIP, c/o John McMullan Fin Dir, 100 GARRETT ROAD, UPPER DARBY, PA 19082-3135
14687343	+ Upper Darby Township, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14687342	+ Upper Darby Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 28 2025 01:25:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 28 2025 01:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14484110	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 28 2025 01:24:00	Americredit Financial Services, Inc., Db a GM Financial, P.O Box 183853, Arlington, TX 76096
14497520	+ Email/Text: g17768@att.com	Feb 28 2025 01:24:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14902662	^ MEBN	Feb 28 2025 00:21:08	Ally Bank, Payment Processing Center, PO Box 660618, Dallas, TX 75266-0618
14499203	Email/Text: ally@ebn.phinsolutions.com	Feb 28 2025 01:24:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14620357	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 28 2025 00:42:45	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14474698	+ Email/Text: ally@ebn.phinsolutions.com	Feb 28 2025 01:24:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901

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14474701	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 28 2025 01:24:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
14491539	+ Email/PDF: ebn_ais@aisinfo.com	Feb 28 2025 00:43:15	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14474702	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 28 2025 01:14:36	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
14478398	+ Email/Text: bankruptcy@cavps.com	Feb 28 2025 01:25:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14474703	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 28 2025 01:25:00	Comenitycb/ulta, Po Box 182120, Columbus, OH 43218-2120
14474704	+ Email/Text: convergent@ebn.phinsolutions.com	Feb 28 2025 01:25:58	Convergent Outsourcing, Po Box 9004, Renton, WA 98057-9004
14532043	Email/Text: ECMCBKNotices@ecmc.org	Feb 28 2025 01:25:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14474707	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	Feb 28 2025 01:24:00	Franklin Mint Fcu Il, 5 Hillman Drive, Chadds Ford, PA 19317
14488910	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	Feb 28 2025 01:24:00	Franklin Mint Federal Credit Union, 5 Hillman Drive, Ste. 100, Chadds Ford, PA 19317
14474708	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 28 2025 01:24:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14474710	^ MEBN	Feb 28 2025 00:20:35	KML Law Group, PC, 701 Market Street, Philadelphia, PA 19106-1538
14478824	Email/PDF: resurgentbknotifications@resurgent.com	Feb 28 2025 00:43:10	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14474711	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 28 2025 01:25:00	Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
14495942	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 28 2025 01:25:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14482953	+ Email/Text: bncnotifications@pheaa.org	Feb 28 2025 01:24:00	PHEAA, PO Box 8147, Harrisburg PA 17105-8147
14493458	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2025 00:30:45	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14474712	Email/Text: signed.order@pfwattorneys.com	Feb 28 2025 01:24:00	MIDLAND FUNDING LLC, 7 ENTIN RD, PARSIPPANY NJ 07054
14493502	+ Email/Text: joey@rmscollect.com	Feb 28 2025 01:25:00	Patient First c/o Receivables Management Systems, PO Box 73810, North Chesterfield, VA 23235-8047
14474713	+ Email/Text: bncnotifications@pheaa.org	Feb 28 2025 01:24:00	Pheaa, Pob 61017, Harrisburg, PA 17106-1017
14474714	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2025 01:14:43	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
14499176	Email/Text: bnc-quantum@quantum3group.com	Feb 28 2025 01:25:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14474715	+ Email/Text: joey@rmscollect.com	Feb 28 2025 01:25:00	Receivable Management, Pob 17305, Richmond, VA 23226-7305
14474716	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 28 2025 01:25:00	Select Portfolio Svcin, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505
14620188	^ MEBN	Feb 28 2025 00:21:01	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14474717	+ Email/Text: famc-bk@1stassociates.com	Feb 28 2025 01:25:00	Tbom/total Crd, Po Box 85710, Sioux Falls, SD

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14474719	+ Email/Text: EDBKNotices@ecmc.org	Feb 28 2025 01:24:00	57118-5710 U S Dept Of Ed/gsl/atll, Po Box 5609, Greenville, TX 75403-5609
14501590	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 28 2025 01:25:00	U.S. Bank National Association, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14474721	+ Email/PDF: Bankruptcynoticehomelending@wellsfargo.com	Feb 28 2025 00:43:15	Wf/preferr, Po Box 14517, Des Moines, IA 50306-3517
TOTAL: 36			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14497790	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14653437	*+	U.S. Bank National Association, et. al., C/O SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT. 84165-0250
14474706	##+	Enhanced Recovery Co L, Po Box 57547, Jacksonville, FL 32241-7547
14474709	##+	John L. McClain and Associates, PC, PO Box 123, Narberth, PA 19072-0123

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2018-NR1, Mortgage-Backed Notes, Series 2018-NR1 bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2021-NR2, Mortgage-Backed Notes, Series 2021-NR2 bkgroup@kmlawgroup.com
JAMES RANDOLPH WOOD	on behalf of Creditor Upper Darby Township jwood@portnoffonline.com jwood@ecf.inforuptcy.com
JOHN L. MCCLAIN	on behalf of Debtor Frederick R. Naddeo aaamccclain@aol.com edpabankcourt@aol.com;JLMcClain@jubileebk.net
JOHN L. MCCLAIN	on behalf of Joint Debtor Debra A. Naddeo aaamccclain@aol.com edpabankcourt@aol.com;JLMcClain@jubileebk.net
MICHELLE L. MCGOWAN	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2021-NR2, Mortgage-Backed Notes, Series 2021-NR2 mimcgowan@raslg.com
POLLY A. LANGDON	

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on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] [ecfmail@readingch13.com](mailto:ecfmail@readingch13.com)

SCOTT F. WATERMAN [Chapter 13]

[ECFMail@ReadingCh13.com](mailto:ECFMail@ReadingCh13.com)

United States Trustee

[USTPRegion03.PH.ECF@usdoj.gov](mailto:USTPRegion03.PH.ECF@usdoj.gov)

WILLIAM EDWARD CRAIG

on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial [wcraig@egalawfirm.com](mailto:wcraig@egalawfirm.com),  
[mortoncraige@cf@gmail.com](mailto:mortoncraige@cf@gmail.com); [alapinski@egalawfirm.com](mailto:alapinski@egalawfirm.com)

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Frederick R. Naddeo	)	Case No. 20-11230-amc
	)	
Debra A. Naddeo	)	Chapter: 13
	)	
Debtor(s).	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: February 27, 2025

For The Court

Timothy B. McGrath  
Clerk of Court